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PATENT APPLICATION
USSN 10/634,635

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Thomas D. Reyes
Serial No.: 10/634,635
Filing Date: August 5, 2003
Confirmation No. 7200
Group Art Unit: 3692
Examiner: Oyebisi, Ojo O.
Title: *Method and System for Effecting Payment by Checks
Through the Use of Image Replacement Documents*

Mail Stop: AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Response Pursuant to 37 C.F.R. §1.116

In response to the Final Office Action dated February 4, 2009, Applicant respectfully requests the Examiner to reconsider the rejections of the claims in view of the following amendments and remarks. Please amend the Application as follows: